

EXHIBIT C

PROCESS DATE 01/12/02

INSURED

POLICY DATE

SENTRY, MARK

JUNE 15, 1982

Comp II

MALE AGE 35

MONTHLY POLICY DAY

POLICY NUMBER

1ST

123456

MATURITY DATE

BASIC PLAN OF INSURANCE

JUNE 15, 2042

FLEXIBLE PREMIUM

ADJUSTABLE LIFE INSURANCE

DEATH BENEFIT OPTION

INITIAL PREMIUM

1
SPECIFIED AMOUNT INCLUDES CASH VALUE

\$1000.00

SCHEDULED PREMIUM

\$1000.00

MODE ANNUALLY

SCHEDULE OF POLICY BENEFITS

INITIAL SPECIFIED AMOUNT	EFFECTIVE DATE	MORTALITY CLASS	MORTALITY CLASS FACTORS
\$100000.00	POLICY DATE	STD NON-SMOKER	100%

RIDERS:

MONTHLY COST
OF INSURANCEYEARS
PAYABLEMATURITY/*
EXPIRY DATE

*NOTE IT IS POSSIBLE FOR BENEFITS TO END PRIOR TO THIS DATE WHEN EITHER NO PREMIUMS ARE PAID AFTER THE INITIAL PREMIUM OR ADDITIONAL PREMIUMS AND CREDITED INTEREST ARE INSUFFICIENT TO CONTINUE THE BENEFIT TO SUCH DATE. REFER TO THE STATEMENT OF POLICY COST AND BENEFIT INFORMATION FOR AN ILLUSTRATION OF PROJECTED POLICY VALUES AND EXPIRATION DATES BASED ON CURRENT AND GUARANTEED FACTORS.

380-410

- ECLIPSE (TCC)



POLICY SPECIFICATIONS (CONTINUED)

MONTHLY NO-LAPSE PREMIUM	\$ 39.42
NO-LAPSE PERIOD	6-15-82 TO 6-15-84
BASE PREMIUM	\$ 410.01

THE FULL SURRENDER CHARGE IS EQUAL TO 100% OF FIRST YEAR PREMIUM UP TO THE BASE PREMIUM (SHOWN ABOVE) AND 10% OF FIRST YEAR PREMIUM IN EXCESS OF THE BASE PREMIUM. HOWEVER, THE FULL SURRENDER CHARGE WILL NOT EXCEED \$ 2367.00 ON THE INITIAL SPECIFIED AMOUNT.

GUIDELINE SINGLE PREMIUM: \$ 17031.19

GUIDELINE ANNUAL PREMIUM: \$ 1393.59

SPECIMEN

FOR A MORE DETAILED EXPLANATION OF THE MONTHLY NO-LAPSE PREMIUM AND THE NO-LAPSE PERIOD PLEASE SEE THE NO-LAPSE CONDITIONS PROVISION. FOR AN EXPLANATION OF THE BASE PREMIUM AND ADDITIONAL SURRENDER CHARGE REFER TO THE FULL SURRENDER CHARGE PROVISION.

**Sentry Life
Insurance Company**

(A Stock Company)
Stevens Point, Wisconsin 54481



**Flexible Premium
Adjustable
Life Insurance
Policy**

Plain Talk®

Sentry Life
Insurance Company

4-84

Sentrv000826

**List of
Policy
Provisions**

General Provisions

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Contingent Owner
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Change of Beneficiary
Incontestability
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Policy Proceeds
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Optional Settlement Plans
Provisions of Optional Settlement Plans

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**READ YOUR POLICY CAREFULLY
IT IS A LEGAL CONTRACT BETWEEN YOU AND US**

GENERAL PROVISIONS

Insuring Agreement — We will pay the *beneficiary* the death benefit subject to the terms of this policy, when we receive due proof that the *insured* died prior to the *maturity date*, and while this policy was *in effect*.

We will pay you the cash value less any *indebtedness* if the *insured* is living on the *maturity date* and this policy is still *in effect*.

Contract — We have issued this policy in consideration of the required initial premium payment and the application. The policy, with all its pages and cover, the attached copies of the application, any supplemental applications and any attached amendments or riders form the entire contract.

No agent, nor anyone other than one of our officers, has the power to change this contract or waive any of our rights or requirements.

Application — In issuing this policy, we have relied on statements in the application. All statements in the application, and any supplemental applications, are assumed to be true and complete to the best of the knowledge and belief of the person making them. No statement will be used by us to void the policy or deny a claim unless that statement is a material misrepresentation and is in the application or supplemental applications.

Owner — The owner is the *insured*, unless otherwise specified in the application. You may exercise all policy rights and privileges, while the *insured* is living, without the consent of any revocable *beneficiary*.

Contingent Owner — If you are not the *insured*, you may name a contingent owner. If you die before the *insured*, the contingent owner named in the application will become the owner and will possess all the rights of an owner. If the contingent owner is dead, or if no contingent owner has been named at your death, your rights as owner will go to your estate.

Change of Owner or Contingent Owner — You may change the owner or contingent owner of this policy. The change requires satisfactory written notice to us. After we record it, the change is effective from the date you signed the notice. The *insured* does not have to be living when we record a change of owner for it to be effective. ~~You do not have to be living when we record a change of contingent owner for it to be effective.~~ We will not be responsible for any payment we make or other action we take before we record any change.

Collateral Assignment — You may assign this policy as collateral. We are not responsible for the validity or effect of any collateral assignment. The interest of any revocable *beneficiary* will be subject to the terms of the assignment. We will not be responsible for knowledge of any assignment until we record your written notice to us.

Beneficiary — The *beneficiary* of this policy is named in the application. If there is no named *beneficiary* when the *insured* dies, we will pay the death benefit to you or your estate. If any *beneficiary* dies at the same time or within ten days of the *insured*, the death benefit will be paid as though that *beneficiary* died before the *insured*.

Change of Beneficiary — You may change the *beneficiary*. The change requires satisfactory written notice to us. After we record it, the change is effective from the date you signed the notice. The *insured* does not have to be living at the time we record the change for it to be effective. We will not be responsible for any payment we make or other action we take before we record the change.

Incontestability — Except for failure to pay premiums, we will not contest the validity of this policy after it has been *in effect* during the *insured's* lifetime for two years from the *policy date*. This will not apply to any riders attached to this policy.

Any increase in the *specified amount* after the *policy date* will be incontestable only after such increase has been in force during the *insured's* lifetime for two years following the effective date of such increase.

Suicide Exclusion — If the *insured* commits suicide within two years from the *policy date*, whether sane or insane, our liability will be limited to the premiums paid prior to the *insured's* death, less any *indebtedness*, less any partial surrenders and less any partial surrender charges.

If the *insured* commits suicide, whether sane or insane, within two years from the effective date of any increase in *specified amount*, our liability with respect to such increase will be limited to the cost of insurance for such increase.

Policy Proceeds — Policy proceeds means the amount payable under this policy on the earliest of the following:

- 1) the *maturity date*;
- 2) full surrender of the policy, or
- 3) death of the *insured*.

On the *maturity date*, the policy proceeds will be the cash value less any *indebtedness*. If the policy is surrendered, the policy proceeds will be the surrender value (as described in the Full Surrender Value Provision). At the *insured's* death, the policy proceeds will be the death benefit (as described in the Death Benefit Provision).

Misstatement of Age or Sex — If the *insured's* age or sex has been misstated, the policy proceeds will be adjusted by the difference between the monthly deductions actually deducted and the monthly deductions which would have been deducted at the correct age or sex. The adjustment will be accumulated at the interest rates that were credited to the cash value.

Effective Date of Coverage — The effective date of coverage under this policy is as follows:

- 1) The *policy date* is the effective date for all coverage provided as a result of the original application.
- 2) The effective date for any increase or addition to coverage will be the *monthly policy day* on or next following the date we approve your application for the increase or addition. This date will be shown on a Policy Amendment.

Maturity Date — The *maturity date*, as shown on the Policy Specifications Page, is the *insured's* age 95.

Policy Change — If any change in the policy is made, we will issue a Policy Amendment.

Annual Report — At least once a year, we will send you a report which shows the current cash value, surrender value, interest credited, premiums paid, partial surrenders and charges deducted since the last report, and loan activity and status.

No Dividends — This is a nonparticipating policy. It does not pay dividends and will not share in our profits or surplus.

Projections of Benefits/Values — You may request a projection of illustrative future death benefits and policy values at any time. Your request to us must be in writing. We may charge a service fee up to \$10 for this projection. The illustration will be based on:

1) ~~assumptions as to the specified amount and future premium payment,~~
as you may specify; and

2) other assumptions as are necessary and agreed upon by you and us.

Calculations — Minimum surrender values are based on the 1958 Commissioner's Standard Ordinary Mortality Table, Age Last Birthday, with interest at an effective annual rate of 4½%. A detailed statement of the method of calculating surrender values under this policy has been filed with the Insurance Department of the State in which this policy is delivered. Surrender values under this policy are not less than the minimum required on the *policy date* by the state in which this policy is delivered.

Termination — All coverage under this policy will terminate when any one of the following events occurs:

- 1) You request a full surrender of the policy;
- 2) The *insured* dies;
- 3) The policy grace period ends;
- 4) The policy reaches the *maturity date*; or
- 5) *Indebtedness* causes the surrender value to equal zero or become negative.

Premium Provisions

Initial Premium — The initial premium is due on the *policy date* and is payable to us in advance. The initial premium is shown on the Policy Specifications Page.

Scheduled Premiums — Scheduled premium payments may be made annually, semiannually, quarterly or by automatic bank check. Other modes of payment will be accepted subject to our requirements. The scheduled premium payments are subject to the following minimum amounts, unless our then current rules specify lower amounts:

<u>Mode of Payment</u>	<u>Scheduled Premium Minimum Amount</u>
Annual	\$200
Semi-Annual	125
Quarterly	75
Automatic Bank Check	30

You may change the frequency and amount of scheduled premiums by sending us a written notice. We reserve the right to limit the amount of any increase of the scheduled premium.

Any premium payment which exceeds the scheduled premium shown on the Policy Specifications Page will be considered an unscheduled premium subject to the following provision.

Unscheduled Premiums — You may make unscheduled premium payments of at least \$50, unless our then current rules specify a lower amount, at any time prior to the *maturity date*. We reserve the right to limit the frequency and amount of unscheduled premium payments.

Maximum Premium Limitation — In order to conform to requirements of the Internal Revenue Code, we will limit the total amount of premiums, both scheduled and unscheduled, that may be paid during each policy year. The applicable maximum premium limitation is set forth on the Policy Specifications Page or any subsequent Policy Amendment. Because the maximum premium limitation is in part dependent on the *specified amount* for each policy, changes in the *specified amount* may affect this limitation. In the event that a premium is paid that exceeds the maximum premium limitation, we will accept only the portion of the premium up to the maximum limitation and return the excess to you. Thereafter, no additional premiums will be accepted until allowed by the maximum premium limitation set forth in the policy.

No-Lapse Conditions — This policy will not lapse as long as its surrender value is large enough to cover each monthly deduction when due. Even if this condition is not met, this policy will not lapse during a no-lapse period if the applicable conditions described below are met.

The initial no-lapse period is a two-year period that starts on the day of issue. A new no-lapse period is a two-year period that starts on an increase date. A new no-lapse period supersedes any existing no-lapse period. An increase date is a monthly policy date on which the specified amount is increased.

The policy will not lapse during a no-lapse period if the accumulated premiums that have been paid as of each monthly date since the start of the no-lapse period are not less than (1) times (2) plus (3) plus (4) where:

- (1) is the monthly no-lapse premium shown on the Policy Specifications page;
- (2) is the number of monthly dates which have occurred starting with the monthly date at the beginning of the no-lapse period;
- (3) is the increase in indebtedness during the no-lapse period; and
- (4) is the amount of cash value surrendered during the no-lapse period.

If the insured is receiving disability benefits under a rider attached to this policy, any existing no-lapse period will be suspended on the monthly policy date following the start of disability. Such no-lapse period will resume on the monthly date following the end of disability.

Grace Period — If the surrender value is not sufficient to cover the monthly deduction when due, a grace period of 61 days will be allowed for the payment of a premium sufficient to cover the monthly deduction. We will mail notice of such premium due to the last known address we have recorded for you at least 30 days prior to the end of the grace period. The policy will continue to be *in effect* during this grace period. If the *insured* dies during the grace period, we will deduct any monthly deductions that are due from the policy proceeds.

If a no-lapse period is in effect, a 61 day grace period will go into effect on the monthly policy day on which:

- (1) the surrender value is not sufficient to cover the monthly deduction when due; and
- (2) the applicable no-lapse conditions are not met.

A premium sufficient to cover the monthly no-lapse premium must be received.

If the required premium is still unpaid at the end of the grace period, the premium is in default and all coverage will terminate without value.

Reinstatement — After a premium default, you may request that the policy be put back *in effect*. We will reinstate the policy on the following conditions:

- 1) your request is in writing and within five years from the date of premium default;
- 2) we receive proof satisfactory to us that the *insured* is still insurable; and
- 3) you pay a minimum premium sufficient to keep the policy in force for *two policy months*.

The effective date of a reinstated policy will be the *monthly policy day* on or next following the date we approve your application for reinstatement.

If the applicable no-lapse conditions are not met and this policy lapses during a no-lapse period, this period will be suspended on the date of lapse. It will resume on the date of reinstatement.

Death Benefit — Subject to the terms of this policy, the death benefit will be as follows:

Option 1 — If Death Benefit Option 1 is shown on the Policy Specifications Page, the *specified amount* includes the cash value. The benefit will equal the greater of A) or B), where:

-
- A) is the *specified amount* on the date of death; and
 - B) is an amount calculated as (1) multiplied by (2), where:
 - (1) is the cash value on the date of death; and
 - (2) is the applicable percentage shown in the Table of Death Benefit Percentages and is based on the *insured's* age on the date of death.

Option 2 — If Death Benefit Option 2 is shown on the Policy Specifications Page, the *specified amount* is in addition to the cash value. The death benefit will equal the greater of A) or B), where:

- A) is the *specified amount* plus the cash value on the date of death; and
 B) is an amount calculated as (1) multiplied by (2), where:

- (1) is the cash value on the date of death; and
 (2) is the applicable percentage shown in the Table of Death Benefit Percentages and is based on the *insured's age* on the date of death.

Table of Death Benefit Percentages

Age	%	Age	%	Age	%
40 or less	250	56	146	71	113
41	243	57	142	72	111
42	236	58	138	73	109
43	229	59	134	74	107
44	222	60	130	75	105
45	215				
		61	128	76-90	105
46	209	62	126		
47	203	63	124	91	104
48	197	64	122	92	103
49	191	65	120	93	102
50	185			94	101
		66	119	95+	100
51	178	67	118		
52	171	68	117		
53	164	69	116		
54	157	70	115		
55	150				

The death benefit will be reduced by the amount of any indebtedness against this policy on the date of death.

Change of Death Benefit Option — You may change the Death Benefit Option shown on the Policy Specifications Page upon our acceptance of your written request. Such a change may result in a new *specified amount* and may be subject to evidence of insurability before the change will be made.

Changes in Specified Amount — The *specified amount* may be increased or decreased upon your written request subject to the following conditions:

- 1) No changes in the *specified amount* may be made in the first policy year.
- 2) The *specified amount* may be changed only one time in any policy year.
- 3) The *specified amount* may not be less than the minimum shown below, unless our then current rules specify lower amounts, for the age corresponding to the *insured's* attained age on the date of the change;

<u>Insured's Age On Date of Change</u>	<u>Minimum Specified Amount</u>
0-44	\$50,000
45+	\$30,000

- 3) Decreases in Specified Amount — Any decrease will take effect on the *monthly policy day* on or next following the date we receive your written request for the decrease. Decreases will be deducted from the most recent increases in *specified amount*, if any, on a last in/first out basis.
- 4) Increases In Specified Amount — Any request for an increase must be applied for on a supplemental application. We must also be provided with satisfactory evidence of insurability. When we approve the increase, it will take effect on the next *monthly policy day* following our approval. The effective date of the increased amount will be shown on a Policy Amendment. The surrender value must not be less than the new monthly no-lapse premium.

If the increase in *specified amount* results in a change to the Mortality Class Factors for this policy, the new Factors will be shown on a Policy Amendment. Refer to the Cost of Insurance Provisions for details on how the Factors are determined and applied.

~~A new surrender charge may be imposed on an increase in *specified amount*. Refer to the Full Surrender Charge Provision for details.~~

NONFORFEITURE PROVISIONS

Cash Value — On the *policy date*, the cash value will be 100% of the initial premium payment.

On each *monthly policy day*, the cash value will be calculated as (1) minus (2), plus (3), plus (4), minus (5), minus (6), where:

- (1) is the cash value on the previous *monthly policy day*;
- (2) is the monthly deduction for the previous *policy month*;
- (3) is one *policy month's* interest on the difference between (1) and (2);
- (4) is 100% of all premiums received for the policy since the previous *monthly policy day*, plus interest from the date we received your premium payment;
- (5) is the amount of any partial surrender made on the *monthly policy day*; and
- (6) is the amount of any partial surrender charges or fees made on the *monthly policy day*.

On any day between *monthly policy days*, the cash value will be calculated as (1) minus (2), plus (3), plus (4), where:

- (1) is the cash value on the preceeding *monthly policy day*;
- (2) is the monthly deduction for that *policy month*;
- (3) is interest on the difference between (1) and (2) for the number of days since the preceeding *monthly policy day*; and
- (4) is 100% of all premiums received since the preceeding *monthly policy day*, plus interest from the date we received your premium payment.

Interest Rate — The guaranteed interest rate applied in the calculation of cash values is applied on a daily basis, at a daily rate, which is equivalent to an effective annual rate of 4½%.

We may apply interest in addition to the guaranteed rate in calculating cash values at such increased rates and in such manner as we may determine. We will not credit additional interest on that part of the cash value which equals any *indebtedness* against this policy.

Monthly Deduction — The monthly deduction for a *policy month* will be calculated as (1) plus (2) where:

- (1) is the cost of insurance for this policy and any additional benefits provided by rider for the *policy month*; and
- (2) is a \$5 administrative fee.

Cost of Insurance — The cost of insurance for the policy is determined on a *policy month* basis. Such cost is calculated as (1) multiplied by the result of (2) minus (3), where:

- (1) is the mortality charge (as described below);
- (2) is the death benefit at the beginning of the *policy month* divided by 1.0036748; and
- (3) is the cash value at the beginning of the *policy month*, less the administrative fee for that *policy month* and the cost of insurance for any riders.

The cost of insurance for any rider is calculated as shown in the Cost of Insurance Provision of the rider.

Mortality Charge — The monthly mortality charge is based on our current Mortality Rates and the Mortality Class Factors for your policy. (These two parts to the mortality charge are described below). A detailed statement of the formulas used to calculate the monthly mortality charge has been filed with the Insurance Department of the State where this policy is delivered.

- 1) **Mortality Rates** — The current mortality rates for the policy are based on the *insured's* attained age, sex, and mortality class. We will determine the current mortality rates based on our expectations as to future mortality experience. Any change in mortality rates will apply to all *insureds* of the same mortality class. In no case will mortality rates for an *insured* in a standard mortality class ever be greater than those shown in the Table of Guaranteed Maximum Mortality Rates in this policy. Such guaranteed rates are based on the 1958 Commissioner's Standard Ordinary Mortality Table, Age Last Birthday. The guaranteed rates for *insureds* classified as substandard are based on percentage multiples of the 1958 CSO Commissioners Standard Ordinary Mortality Table, Age Last Birthday.
- 2) **Mortality Class Factors** — The mortality class(es) shown on the Policy Specifications Page, and on any Policy Amendments, are the result of our underwriting your insurability. The Factors shown with each mortality class are used to determine the mortality charge.

Continuation of Insurance — If you stop paying premiums, this policy will remain *in effect* until the surrender value is insufficient to cover the monthly deduction, as provided in the Grace Period Provision.

This provision will not continue the policy beyond the *maturity date* or continue any rider beyond its termination date, as provided in the rider.

Partial Surrender — You may request a partial surrender of this policy upon written request to us, subject to the terms of this and the Surrender Requirements Provision.

A partial surrender charge may be incurred on each partial surrender. The partial surrender charge will be calculated as the result of (1) minus (2) multiplied by the result of (3) divided by (4), where:

- (1) is the full surrender charge on the date of the partial surrender;
- (2) is the sum of all partial surrender charges deducted previously;
- (3) is the amount of the partial surrender; and
- (4) is the surrender value on the date of the partial surrender.

If the sum of all partial surrender charges, deducted previously, exceeds the full surrender charge, there will be no partial surrender charge.

If there is no partial surrender charge as calculated above, then a partial surrender fee of \$25 will be incurred on each partial surrender.

The cash value and death benefit will be reduced by the sum of any partial surrender, partial surrender charges and partial surrender fees. If the policy is on Death Benefit Option 1, the *specified amount* will also decrease by the sum of any partial surrender, partial surrender charges and partial surrender fees. The *specified amount* remaining after a partial surrender must be at least \$10,000. We reserve the right to limit the number of partial surrenders made in a policy year.

The surrender value remaining after any partial surrender must be at least \$300, unless our then current rules specify a lower amount.

Full Surrender Charge — The full surrender charge is calculated as (1) multiplied by (2), plus (3) multiplied by (2), where:

- (1) is 100% of the premium received in the first policy year up to the Base Premium shown on the Specifications Page plus 10% of first year premiums over the Base Premium, subject to the maximum shown on the Specifications Page.

- (2) is the applicable percentage shown in the following table where Year is the number of full policy years from the original policy date or from the policy anniversary on or preceding the date of each increase in *specified amount* to the date of surrender.

Year	%	Year	%
0	100	5	85
1	100	6	80
2	100	7	60
3	95	8	40
4	90	9	20
		10+	0

- (3) is the additional surrender charge shown on any Policy Amendments that may occur following each increase in *specified amount*. A detailed statement of the method of calculating surrender charges has been filed with the Insurance Department of the State where this policy is delivered.

A decrease in *specified amount* will not change any existing surrender charges.

We will waive any surrender charges if the policy has been in force for 10 years and Optional Settlement Plan 2 is elected.

Full Surrender Value — You may surrender this policy for its full surrender value upon written request to us, subject to the terms of this and the Surrender Requirements Provision. If you make a full surrender, the policy will terminate.

The full surrender value will be calculated as (1) minus (2), where:

- (1) is the cash value on the date of surrender, less any *indebtedness* against this policy.
- (2) is the full surrender charge on the date of surrender, less the sum of all partial surrender charges deducted previously.

If the sum of all partial surrender charges exceeds the full surrender charge, there will be no full surrender charge.

Surrender Requirements — Your request for a partial or full surrender of this policy is subject to the following requirements:

- 1) it must be effective on a *monthly policy day*;
- 2) it must be made during the *insured's* lifetime;
- 3) it must be made before the *maturity date*; and
- 4) it must be made while the policy is *in effect*.

We reserve the right to defer payment of the amount of any partial or full surrender for up to six months from the date we receive your request for a surrender.

Policy Loan — You may borrow any existing surrender value under this policy at any time while the policy is *in effect*. Your request for a policy loan must be in writing. The loan will be made on the sole security of this policy and proper assignment of the policy to us.

We reserve the right to defer making a policy loan for up to six months from the date we receive your written request for the loan.

Loan Interest — We charge an annual effective interest rate of 8% on all policy loans. Interest will be due at the end of each policy year. Unpaid interest will be added to the existing *indebtedness* and will be charged interest at the same rate.

Repayment — *Indebtedness* may be repaid in part or in full at any time while this policy is *in effect*. If not repaid, it will be deducted from the policy proceeds.

If the *indebtedness* causes the surrender value to equal zero or become negative the policy will terminate. We will mail notice to you and any collateral assignee in our records at the last known address we have for you and the assignee at least 30 days prior to termination.

OPTIONAL SETTLEMENT PROVISIONS

Optional Settlement Plans — Any policy proceeds payable under this policy will be paid in one sum unless one of the following plans is chosen. While the *insured* is living, you may request one of the plans. If no plan has been requested at the *insured's* death, the *beneficiary* may request a plan. The request requires satisfactory written notice to us. After we record it, the request is effective from the date the notice was signed. We will not be responsible for any payment we make or other action we take before we record your request.

Plan 1: Proceeds Held At Interest — We will hold the policy proceeds and make payments at the times and in the amount agreed upon, as long as any policy proceeds remain. We will credit the policy proceeds we hold with an annual effective interest rate of at least 3½%.

When the *payee* dies, any remaining policy proceeds will be paid to his or her estate, unless otherwise specified.

Plan 2: Lifetime Payments With A Guarantee — We will make monthly payments for as long as the *payee* lives. A guaranteed number of payments may be chosen. If the *payee* dies before the guaranteed number of payments has been made, we will continue payments until the guaranteed number has been made.

Guaranteed amounts of monthly payments for each plan are shown in the Optional Settlement Plan Tables. The minimum amount we will hold under any settlement plan is \$5,000. The minimum payment is \$50. We will consider special requests.

Provisions of Optional Settlement Plans — Proof of age and continued survival will be required from the payee.

The policy proceeds under one of the settlement plans may not be assigned or transferred.

The policy proceeds we hold, as well as any payments we make, are protected from the claims of any payee's creditors to the extent permitted by law.

Optional Settlement Plan Tables

PLAN 1

Guaranteed amounts of level monthly payments per \$1,000 of policy proceeds which use up the policy proceeds.

No. of Yrs. Payable	Mthly. Pymts.	No. of Yrs. Payable	Mthly. Pymts.	No. of Yrs. Payable	Mthly. Pymts.	No. of Yrs. Payable	Mthly. Pymts.	No. of Yrs. Payable	Mthly. Pymts.
1	\$84.65	7	\$13.38	13	\$7.94	19	\$5.97	25	\$4.96
2	43.05	8	11.90	14	7.49	20	5.75	26	4.84
3	29.19	9	10.75	15	7.10	21	5.56	27	4.73
4	22.27	10	9.83	16	6.76	22	5.39	28	4.63
5	18.12	11	9.09	17	6.47	23	5.24	29	4.53
6	15.35	12	8.46	18	6.20	24	5.09	30	4.45

PLAN 2

The Table is based on the payee's adjusted age. To find the adjusted age, subtract one year from the payee's actual age on the date of the first payment for each 15 years since the policy date. The Table shows the guaranteed amounts of level monthly payments per \$1,000 of policy proceeds.

Adjusted Age of Payee	MALE		FEMALE		Adjusted Age of Payee	MALE		FEMALE	
	10 Year Guar.	20 Year Guar.	10 Year Guar.	20 Year Guar.		10 Year Guar.	20 Year Guar.	10 Year Guar.	20 Year Guar.
25	\$3.46	\$3.45	\$3.35	\$3.34	50	\$4.68	\$4.47	\$4.30	\$4.21
26	3.49	3.47	3.37	3.36	51	4.76	4.53	4.37	4.27
27	3.51	3.50	3.39	3.38	52	4.85	4.59	4.45	4.33
28	3.54	3.52	3.41	3.40	53	4.94	4.65	4.52	4.39
29	3.57	3.55	3.43	3.42	54	5.03	4.71	4.61	4.45
30	3.60	3.58	3.46	3.45	55	5.13	4.78	4.69	4.52
31	3.63	3.61	3.48	3.47	56	5.24	4.84	4.78	4.59
32	3.67	3.64	3.51	3.50	57	5.34	4.91	4.87	4.66
33	3.70	3.68	3.54	3.52	58	5.46	4.97	4.97	4.73
34	3.74	3.71	3.57	3.55	59	5.58	5.04	5.08	4.80
35	3.78	3.75	3.60	3.58	60	5.70	5.10	5.19	4.88
36	3.82	3.78	3.63	3.61	61	5.83	5.17	5.30	4.95
37	3.87	3.82	3.66	3.64	62	5.97	5.23	5.43	5.02
38	3.92	3.86	3.70	3.68	63	6.11	5.29	5.56	5.10
39	3.96	3.91	3.74	3.71	64	6.26	5.35	5.70	5.17
40	4.02	3.95	3.78	3.75	65	6.41	5.40	5.84	5.24
41	4.07	3.99	3.82	3.79	66	6.57	5.45	6.00	5.31
42	4.13	4.04	3.86	3.83	67	6.74	5.50	6.17	5.37
43	4.19	4.09	3.91	3.87	68	6.91	5.54	6.34	5.43
44	4.25	4.14	3.96	3.91	69	7.09	5.58	6.53	5.49
45	4.31	4.19	4.01	3.96	70	7.27	5.62	6.72	5.53
46	4.38	4.24	4.06	4.00	71	7.46	5.65	6.92	5.58
47	4.45	4.30	4.12	4.05	72	7.65	5.67	7.13	5.61
48	4.52	4.35	4.18	4.10	73	7.83	5.69	7.34	5.64
49	4.60	4.41	4.24	4.16	74	8.02	5.71	7.55	5.67

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**TABLE OF GUARANTEED MAXIMUM MORTALITY RATES
STANDARD MORTALITY CLASS
MALE**

Attained Age	Monthly Rate Per \$1,000	Attained Age	Monthly Rate Per \$1,000	Attained Age	Monthly Rate Per \$1,000
0	\$.36926	32	\$.19045	64	\$ 2.53768
1	.13669	33	.19671	65	2.77608
2	.12419	34	.20462	66	3.03928
3	.11918	35	.21463	67	3.32978
4	.11459	36	.22671	68	3.64685
5	.11043	37	.24213	69	3.98676
6	.10669	38	.26088	70	4.34500
7	.10376	39	.28256	71	4.71692
8	.10167	40	.30716	72	5.09967
9	.10084	41	.33384	73	5.49760
10	.10168	42	.36260	74	5.92258
11	.10376	43	.39386	75	6.38757
12	.10751	44	.42806	76	6.90619
13	.11293	45	.46600	77	7.49028
14	.11876	46	.50810	78	8.14300
15	.12502	47	.55482	79	8.85700
16	.13168	48	.60653	80	9.62445
17	.13793	49	.66366	81	10.43681
18	.14294	50	.72664	82	11.28617
19	.14710	51	.79505	83	12.17113
20	.15086	52	.86931	84	13.09630
21	.15377	53	.95025	85	14.06747
22	.15627	54	1.03830	86	15.09034
23	.15836	55	1.13470	87	16.17587
24	.16002	56	1.24073	88	17.34343
25	.16211	57	1.35719	89	18.62108
26	.16461	58	1.48455	90	20.04580
27	.16752	59	1.62403	91	21.66244
28	.17127	60	1.77650	92	23.52590
29	.17544	61	1.94238	93	25.69963
30	.18003	62	2.12333	94	28.33894
31	.18503	63	2.32107		

**TABLE OF GUARANTEED MAXIMUM MORTALITY RATES
STANDARD MORTALITY CLASS
FEMALE**

Attained Age	Monthly Rate Per \$1,000	Attained Age	Monthly Rate Per \$1,000	Attained Age	Monthly Rate Per \$1,000
0	\$.32862	32	\$.17544	64	\$ 1.94238
1	.12836	33	.18003	65	2.12333
2	.11502	34	.18503	66	2.32107
3	.11001	35	.19045	67	2.53768
4	.10543	36	.19671	68	2.77608
5	.10126	37	.20462	69	3.03928
6	.09751	38	.21463	70	3.32978
7	.09459	39	.22671	71	3.64685
8	.09293	40	.24213	72	3.98676
9	.09250	41	.26088	73	4.34500
10	.09293	42	.28256	74	4.71692
11	.09418	43	.30716	75	5.09967
12	.09625	44	.33384	76	5.49760
13	.09918	45	.36260	77	5.92258
14	.10293	46	.39386	78	6.38757
15	.10751	47	.42806	79	6.90619
16	.11293	48	.46600	80	7.49028
17	.11876	49	.50810	81	8.14300
18	.12502	50	.55482	82	8.85700
19	.13168	51	.60653	83	9.62445
20	.13793	52	.66366	84	10.43681
21	.14294	53	.72864	85	11.28617
22	.14710	54	.79505	86	12.17113
23	.15086	55	.86931	87	13.09630
24	.15377	56	.95025	88	14.06747
25	.15627	57	1.03830	89	15.09034
26	.15836	58	1.13470	90	16.17587
27	.16002	59	1.24073	91	17.34343
28	.16211	60	1.35719	92	18.62108
29	.16461	61	1.48455	93	20.04580
30	.16752	62	1.62403	94	21.66244
31	.17127	63	1.77650		